

## SUBSTITUTION OF TRUSTEE UNDER DEED OF TRUST

THIS SUBSTITUTION AGREEMENT, made this 19th day of October, 1982, by the ESTATE OF JAMES E. KIRBY (hereinafter referred to as Grantee).

W I T N E S S E T H:

WHEREAS, a Deed of Trust was executed by Steven A. Heffner and Janice P. Heffner, his wife, Grantors, unto the Estate of James E. Kirby, dated December 27, 1979, and recorded in Liber 1104, folio 269, among the Land Records of Frederick County, Maryland; and

WHEREAS, the foregoing Deed of Trust names Arthur G. House and Donald H. Hadley as Trustees (hereinafter referred to as "ORIGINAL TRUSTEES"); and

WHEREAS, pursuant to the provisions of said Deed of Trust executed by Steven A. Heffner and Janice P. Heffner, his wife, and recorded as aforesaid, the Estate of James E. Kirby is the present owner and holder of the Note secured by said Deed of Trust and desires to appoint and substitute George T. Horman as the Substituted Trustee for the purpose of foreclosure thereof.

NOW THEREFORE, in consideration of the above recited premises and other good and valuable considerations, the Estate of James E. Kirby pursuant to the provisions of said Deed of Trust executed by Steven A. Heffner and Janice P. Heffner, his wife, to Arthur G. House and Donald H. Hadley as Trustees and dated as aforesaid and as present owner and holder of such Deed of Trust Note secured thereby and as beneficiary under said Deed of Trust Note secured thereby and as beneficiary under said Deed of Trust does hereby appoint George T. Horman as substituted Trustee for the purpose of foreclosure, in place and stead of Arthur G. House and Donald H. Hadley.

IN WITNESS WHEREOF the Estate of James E. Kirby has executed these premises under Seal as the day and year first above written.

WITNESS:

Pauline F. Best  
Pauline F. Best

Jacquelin C. Kirby (SEAL)  
Jacquelin C. Kirby  
Personal Representative of the Estate of  
James E. Kirby